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Thesis title: *Dwellings, development & debts: Rental housing production and livelihoods of small-scale private landlords in Ambedkar Nagar, Chennai*

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Summary

Across India, the population of cities is rising and there is a growing need for more affordable housing options, especially for the urban poor. Rental housing is often a cheaper and more accessible option for both new immigrants to cities and current residents. One of the largest producers of rental housing are small-scale private landlords. The city of Chennai in South Eastern India has many of these housing pressures as well as private landlords in lower-income neighborhoods providing a range of rental options.

This research aimed to gain more insight into factors affecting how rental accommodations are produced by small-scale private landlords as well as how renting out their property has impacted their livelihoods. A case study approach was used to gather more in-depth knowledge of the sites and services neighborhood of Ambedkar Nagar in Chennai experiencing increasing urban development in the surrounding areas. The primary method for data collection was semi-structured interviews with landlords, residents, professionals working in the neighborhood, and experts in housing research and advocacy.

The research findings have shown that there is accessible informal financing, construction labor, and building material markets. Housing quality has also largely improved for this group of landlords evidenced by their increased access to basic services compared to conditions in the past. However, the expansion of rental housing and the financial stability of these landlords has been hindered by cyclical and consistent personal and construction debts causing mixed results for the enhancement of their livelihoods and production of further rental housing. Lack of legal ownership for these landlords is a pervasive issue yet the continued investment in rental housing and upgradation as well as the government resettlement status of the neighborhood suggests high perceived tenure security. This research cannot be generalized but does provide additional insights into small-scale landlordism in the context of Ambedkar Nagar and how their housing production is connected to the history of this developing neighborhood.

Keywords

Rental Housing, Landlords, Housing Production, Livelihoods, Informal Finance

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Abbreviations and Terms

IHS	Institute for Housing and Urban Development Studies
GoTN	Government of Tamil Nadu
TNSCB	Tamil Nadu Slum Clearance Board
TNUHDB	Tamil Nadu Urban Habitat Development Board
SLF	Sustainable Livelihoods Framework
DFID	Department of International Development (United Kingdom)
INR	Indian Rupee
SFB	Small Finance Bank
LL	Landlord
HO	Homeowner

This paper will use some terms often and interchangeably. For clarification, a list of definitions follows:

- “Landlord” or “landlords” will be used as a gender-neutral term to refer to households or individuals that have received regular income from the provision of housing accommodations.
- “Rental” refers to the housing accommodation provided by landlords or other housing providers that is occupied by non-owners for a fee.
- “Portion” and “unit” are used to refer to one dwelling unit in which a single person, family, or group of people could live. A house or property could have multiple portions or units as in an apartment building.
- A “Lakh” is an Indian unit of measurement for 100,000 and is used most frequently in reference to an amount of money.
- “Debt” and “loan” are used interchangeably and both are referencing money that is borrowed and paid back with interest to a lender over time.

1. Introduction

1.1 Introduction and Background Information

The provision and access to housing are one of the biggest challenges facing cities today with UN-Habitat estimating that by 2030, 3 billion people will need access to adequate housing (UN-Habitat, 2023). Across the world and particularly in quickly urbanizing areas formal housing development practices have not been able to keep up with the growing demand for adequate affordable housing. In many instances, private and informal rental housing production has expanded in response to this need for additional housing options (Gilbert, 2016).

Many countries including India have promoted policies that prioritize homeownership as the primary means to address housing challenges yet approximately 1.2 billion people across the world are renters (Gilbert et al., 2011; Gilbert, 2016). Low-income households are more commonly renters including students, the elderly, and migrants among other groups who comprise a diverse set of housing needs that can be delivered by the rental market (Gilbert, 2016; Kumar, 2016). There will always be people who want or need rental housing and consequently rental providers so renting should be seen by governments and policymakers as an enduring feature of any well-functioning housing market (Schelkshorn, 2022).

In India, the rental market makes up a growing share of the total number of housing units and is often left out of policy debates (Mahadevia & Gogoi, 2011). Of all the rental housing providers in India, small-scale private landlords are the largest providers and producers of rental housing while having little to no political influence and often operating informally in the possession or production of housing as well as rental practices (Kumar, 2016). Despite producing a considerable volume of housing, small-scale landlords are not a monolithic group and have substantial diversity among the accommodation types and landlords themselves. Many small-scale landlords cater to low and middle-income renters and are frequently in the same income groups as their tenants if not in some cases of even more modest means (Kumar, 1996a; Kumar, 1996b). This production of rental housing by low to middle-income small-scale private landlords is a feature of urban housing markets in the Global South and India that appears to have been effective in expanding the availability of rental housing, especially for the urban poor (Kumar, 1996b; Gilbert, 2012).

Some small-scale landlords in the Global South and India may buy or own property that is initially large enough to accommodate tenants however more commonly incremental or self-help approaches to housing are practiced where properties are built over time (Gilbert, 2012; Lonardoni & Bolay, 2016). An incremental building approach allows households to adapt their properties as their needs change, as livelihoods improve, and often to integrate income-generating activities in the home such as providing rental accommodations (Van Noorloos et al., 2019). One approach many governments have previously implemented to enable affordable incremental housing production is through sites and services schemes which will be the background context for this research (Chiodelli, 2016).

In Chennai, India the neighborhood of Ambedkar Nagar – a mature sites and services settlement established in the early 1990s – was peripherally located but now has been integrated into the city, has gone through a consolidation process and a rental market has developed. A

survey in 2017-18 estimates a little over 10% of the neighborhood are renters and further research has shown there are varied rental housing options, housing conditions, levels of landlordism, and diverse tenants (van Eerd & Schelkshorn, 2023). This neighborhood provided a unique setting to analyze the phenomena of small-scale private landlordism, the rental housing production conditions they operate in, and how these conditions impact their livelihoods.

1.2 Problem Statement

India's urban population is swelling with the state of Tamil Nadu being one of the most urbanized. As of 2011, 50% of the people in Tamil Nadu were living in urban areas and this is expected to increase to 67% by 2030 (GoTN, 2020). Cities in India increasingly face housing affordability and supply challenges with large mobile populations and other factors contributing to increasing demand for rental housing. In Tamil Nadu, the proportion of rental housing compared to ownership or other tenure types in urban areas is above 40% and growing faster than national averages (Kumar, 2016; Khan, 2019). The state of Tamil Nadu and particularly Chennai, the capital, has large and increasing populations of students, migrant workers, industrial workers, and other groups all of which may or may not aspire to homeownership but require housing that meets their current needs often in the form of rental housing (GoTN, 2020).

To recognize some of the housing and urbanization challenges the government of Tamil Nadu (GoTN) has responded with new policies and regulations some of which address rental housing directly. The intentions of GoTN through these policy instruments are to better regulate the rental market and unlock the potential of private rental providers to make affordable housing more available (GoTN, 2017; GoTN, 2020). Yet, much of the lower-income rental market still operates informally and is functionally outside of the purview of these policies and regulations. The National Sample Survey (NSS) conducted in 2017-2018 found that 70% of rental arrangements are made without a contract and one more recent survey estimates approximately 99% of urban poor renters in slum areas of Chennai rent informally (Mukherjee et al., 2020). Lacking a formal agreement means that renters and landlords have little ability to resolve disputes legally through the processes set out by the government. Yet the use of informal rental arrangements or those without written contracts is still common practice and current policies do little to recognize this reality.

Landlords may rent out their accommodations informally due to factors such as the informality of the housing or building process, costs, risks, and complexity related to the regulation of the rental market (Gilbert, 2012). While informality in the rental market can exacerbate tensions, exploitative practices by landlords, and certain vulnerabilities among both landlords and tenants most landlord-tenant relationships have been shown to be fairly congenial (Gilbert, 2012; Schelkshorn, 2019). Additionally, the relative success of small-scale private landlords providing rental housing might be attributed to the flexibility afforded by informal rental arrangements, construction, and the lack of government engagement in the rental market (Gilbert, 2012; Schelkshorn, 2019). If the government, financial institutions, social welfare groups, or other stakeholders wish to expand housing options for the urban poor then

supporting small-scale private landlords and recognizing the often-informal housing production practices and conditions will need to be taken into account to improve outcomes.

The conditions that affect rental housing production for small-scale private landlords can be better described using concepts from the housing value chain while further splitting elements between internal and external conditions (Kumar, 1996; Akinwande & Hui, 2022). The primary external conditions for rental housing production could be expressed as access to and cost of land, finance, labor, building materials, infrastructure, and services as well as larger-scale factors like rental market demand, laws, and regulations. Household level or internal conditions can include elements like income, employment, savings, family composition, motivations to produce rental housing, education attainment, and social networks among others (Kumar, 1996; Lonardoni & Bolay, 2016; Akinwande & Hui, 2022). All of these conditions are of particular importance in how these landlords generate a sustainable livelihood source through renting that can reduce or reinforce exposure to vulnerability, well-being, and financial security (Kumar, 1996, Serrat, 2017).

The initial choice of a household to produce rental accommodations among the urban poor and some other groups can be viewed as a livelihood strategy that is employed to improve meeting basic needs and other objectives (Kumar, 1996b; Rakodi, 1999). The sustainable livelihoods framework (SLF) has been utilized by many scholars and NGOs to analyze why households choose to undertake certain approaches to earn a livelihood, the assets or capital they possess, their vulnerability context, the external structures and processes they are influenced by, and the livelihood outcomes that are achieved (Chambers & Conway, 1992; Morse & McNamara, 2013; Serrat, 2017; Natarajan, Newsham, Rigg, & Suhardiman, 2022).

The sustainable livelihood approach can be applied to small-scale private landlords by assessing the interplay between rental housing production conditions and their livelihood outcomes (Chang, 2010). Of particular importance is how rental housing production conditions can lead to cyclical progress or weakening of economic, social, human, physical, and environmental outcomes (Vista, Nel, & Binns, 2012). These dimensions of outcomes for landlords can be understood as their degree of ability to increase their income and assets, improve their quality of life and social status, and become more resilient to cope with future shocks. Each livelihood outcome dimension can be appraised by how well landlords are meeting their initial objectives as well as assessing indicators like uses for rental income profit, tenant vacancy rates, physical health outcomes, ability to cope with weather or climatic issues, and changes to the physical condition of their property over time (Kumar, 1996b; Morse & McNamara, 2013; Natarajan, Newsham, Rigg, & Suhardiman, 2022).

The scarcity of affordable rental housing in India is influenced by a mix of factors including rapid urban growth, population rise, migration, complex regulations, and limited access to financial resources (Gilbert, 2012; Gilbert, 2016). Currently, small-scale private landlords play the largest role in creating affordable rental housing options (Kumar, 2016). Recognizing how these landlords can improve their livelihoods by producing rental accommodations and understanding the key conditions that drive this, becomes crucial to tackling the challenge of limited affordable rental housing in the country.

1.3 Relevance of the research topic

This research would add to existing longitudinal research on the development of the mature sites and services neighborhood, Ambedkar Nagar, in Chennai, and its rental market with a focus on the supply side of rental housing by small-scale private landlords. Much of the current existing academic literature on the rental housing production process and conditions for private landlords have revealed differing rental submarkets of varying land tenure, resources, scale, and typologies however no identified research as of yet examines these conditions in detail in a sites & services neighborhood (Huchzermeyer, 2007; Mahadevia & Gogoi, 2011; Yankson, 2012; Lonardoni & Bolay, 2016). While this research will only be conducted as a case study and the findings cannot be used to generalize greatly on the topic it will add to existing knowledge and provide further information on small-scale landlords living in Ambedkar Nagar (Bryman, 2012).

Research on specific perceptions, vulnerabilities and barriers landlords have when producing and maintaining rental housing in different rental submarkets of varying household characteristics can also be helpful for policymakers to better recognize and target supportive actions toward this group of housing providers in Ambedkar Nagar (Schelkshorn, 2019; Lonardoni & Bolay, 2016; Mukherjee et al., 2020).

1.4 Research Objectives

The objective of this research will be to describe the housing production conditions of small-scale private landlords and assess how certain household level and external rental housing production conditions might impact this group's finances, housing, and quality of life in the neighborhood of Ambedkar Nagar, Chennai. Furthermore, the study aims to evaluate if any specific rental housing production conditions have a greater impact on livelihood outcomes such as a household's capacity to generate savings.

1.5 Main research question and research sub-questions

How do **rental housing production conditions** impact the **livelihood outcomes** for small-scale private landlords in Ambedkar Nagar, Chennai?

1. What are the rental housing production conditions for small-scale private landlords?
2. What are the livelihood outcomes experienced by small-scale private landlords following the production of rental accommodations?
3. How do the prevalent rental housing production conditions interact with the observed livelihood outcomes of small-scale private landlords in shaping changes to their housing and finances?

2. Literature review

This chapter will discuss the main concepts of small-scale private landlordism and rental housing production. The literature review will start with a historical perspective of concepts associated with the study of rental housing. This examination will highlight what other scholars have identified as the conditions that affect rental housing production of various forms for low-income housing and small-scale private landlords. This section will conclude with a summary of research into the livelihoods of low-income households and finally how all these concepts apply to the theoretical framework. By exploring a range of perspectives from across the globe this review will emphasize the nuances inherent in rental housing dynamics over time.

2.1 Rental housing in the 20th century

Rental housing can be understood as a broad category within the housing sector in which the renter or consumer of housing is separate from the owner. Rental housing has many characteristics that help to differentiate the types of rental housing that exist across the world and within countries. The study of rental housing has often focused on certain aspects of these characteristics like the different providers of rental housing, how the housing is produced, level of commercialization, and formality (Kumar, 1996a; Gilbert, 2016; UN-Habitat, 2003). Of the many diverse features of rental housing, the suppliers have been a focus which can range from public, not-for-profit, employer-based, to private sector actors. These providers have a large breadth in the scope from mass government rental housing to small-scale private landlords. Research on rental housing internationally has been a growing area of study yet due to the varied nature of rental housing markets many scholars often concentrate on one type of rental housing in a confined context such as a single country, city, or neighborhood to explain specific phenomena (Mahadevia & Gogoi, 2011; Lonardoni & Bolay, 2016; Schelkshorn, 2019). The study of rental housing has also been influenced and neglected due to the preoccupation with public policy that has prioritized homeownership, especially from the 1970s and onward (Kumar, 2011; Gilbert, 2016; Scheba & Turok, 2020).

There has been a global shift in which the primary tenure type has flipped from predominately renters in the early 1900s to more owners in the latter half of the 20th century. Yet, the incidence of renting in cities largely in poorer countries has been increasing. These rental housing trends have manifested differently across the globe and Alan Gilbert (2016), a leading expert in rental housing research, has categorized three country divisions of the world that have distinct ownership and rental housing trends in development and policy which will be used to further illustrate large-scale global variation.

In advanced capitalist countries, Gilbert (2016) examines how policies aimed at homeownership and private market forces impacted the rental housing systems of these countries. He explored how market regulations, mortgage financing systems, housing taxation, and social and political trends from the post-World War II era especially after the 1980s contributed to the decline of rental options and the rising prevalence of home ownership. Gilbert notes there are some exceptions to these trends in countries like Switzerland and

Germany which supported tenure-neutral policies and still maintain higher shares of renters than homeowners. Former communist countries were greatly impacted by past government housing provision and policies. Homeownership increased through the privatization of vast amounts of public housing and a transition to a market-oriented approach for housing development in Eastern Europe, China, and elsewhere.

Gilbert's account of the Global South highlights many countries that historically had housing markets dominated by rental housing and since the 1970s government-supported housing policies that primarily encouraged homeownership to address housing challenges. The provision of public rental housing and later sell-offs also occurred but were limited as compared to advanced capitalist countries and former communist countries. The dearth of formal housing development which was exacerbated by the rapid urbanization and population growth in many countries led to the development of informal housing and self-help initiatives. Informal rentals with landlords often operating on a small scale and outside of legal frameworks played a crucial role in housing the urban poor and addressing housing needs. These patterns of particularly low-income housing and rental development by individuals operating with limited to no government support, regularly informally and on a small scale was an area of study that did not receive much attention or research until the latter half of the 20th century (Gilbert, 2016).

2.2 Self-Help and Low-income Housing Production

In the 1960s and 1970s, the study of low-income housing in cities of the Global South was greatly expanded when scholars such as Turner (1968) discussed rapid urban growth in transitional countries, especially in Latin America. This research showcased a model for understanding the dynamic settlement process in these quickly expanding cities. He detailed how after World War II there was an enormous boom of informal housing across the Global South and traditional planning by governments was at odds with this model of housing development. Turner (1968) presented an analysis that went beyond previous research by taking a more qualitative approach to understanding how the urban poor used their resources to establish certain qualities of housing that aligned with their needs, especially concerning the location of the dwellings, tenure, and amenities.

Turner's (1968) analysis focused on the experience of migrants transitioning from renting to homeownership and assumed that renting is a temporary phase and ownership is the ultimate goal. Location was an important factor in where these migrants initially decided to live so they could access employment. Though not all migrants became renters the existence of landlords and the availability of well-situated rentals concerning employment or other amenities were essential for some groups in becoming economically established. Turner goes on to account how these low-income groups would use homeownership to achieve partial economic and social security. In the event of unemployment or other financial pressures, the property could allow for additional sources of income from home-based businesses or the provision of rental accommodations. Finally, Turner concludes that the main factors affecting this form of settlement and housing consolidation are the combination of location, tenure, amenities as well as land, capital or savings, and construction costs.

Scholars following Turner in the 1970s and onward had some opposition to his ideas relating to the relationship users have with their housing, the inevitability of homeownership, and questioning the degree of choice the urban poor have in determining their housing outcomes (Bromley, 1978, Burgess, 1978, Kumar, 1996a). A main point of contention with Turner's notion of housing was well articulated in Burgess's (1978) critique, in which he discussed how the non-monetary or use-value and financial exchange value cannot be decoupled saying these two are intrinsically linked for the housing consumer.

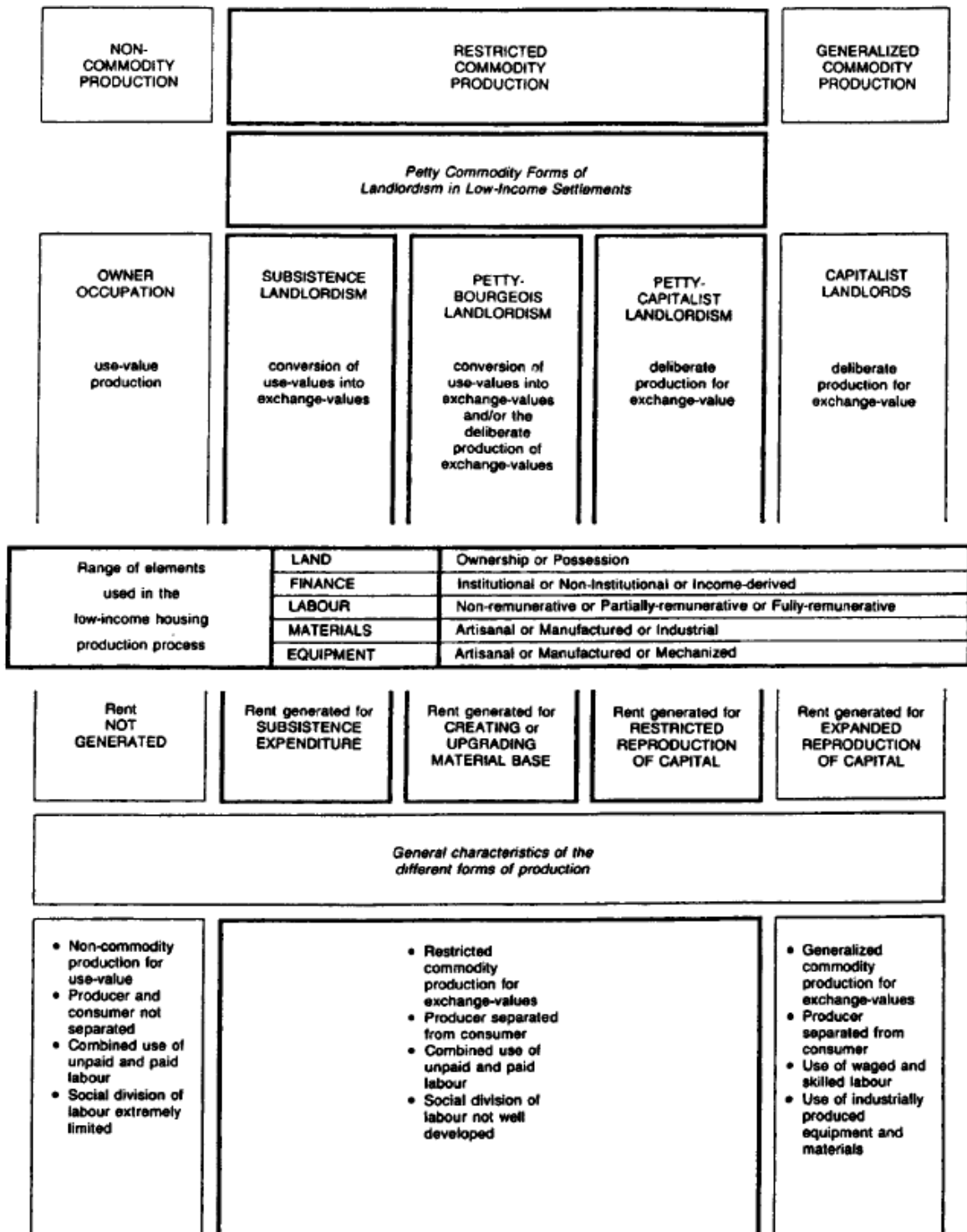
Burgess (1978) also questioned whether a capitalist frame of analysis is appropriate for studying low-income housing. Burgess suggested the self-built housing practices of the urban poor in which the producer and consumer of housing are not separated are closer to traditional production methods than a capitalist labor system. Bromley (1978) prefaces and adds to Burgess' (1978) argument by addressing the rigidity in the classification of urban economic activities as either formal or informal. He goes on to argue that that informal and formal economic activities like the production of housing should be seen as a continuum, informal activities are hard to measure and as of this time, no good guidelines existed. Furthermore, a single policy prescription cannot be effective in addressing a whole informal economic sector. Since the 1970s the study of low-income housing has expanded to include international research into rental housing, choices or constraints of tenants, types and scales of low-income landlordism, and the diversity of informal rental sub-markets. These examinations and others with a focus on types of low-income landlordism will be discussed in further detail in the subsequent section.

2.3 Types and scale of low-income landlordism

Rental housing studies have developed over the years to include more nuance in the discussion on private rental providers and the scales at which they operate. Research into low-income landlords or focusing on the Global South was still a relatively new area of study in the 1980s and 1990s which explored different topics from landlord-tenant relationships, commercialization of rental housing, and female landlords, to the features of landlordism across cities (Gilbert 1983; Amis, 1984; Gilbert & Varley, 1990a; Gilbert & Varley, 1990b; Datta, 1995). These studies showed how landlords operated on a large scale and more commercialized in Nairobi, Kenya (Amis, 1984) and the diversity among small-scale 'self-help' landlords in Guadalajara, Mexico (Gilbert & Varley, 1990b). This early research helped illustrate how complex and variable landlordism can be in different regions, cities, or markets and the need to further study landlords in these contexts if governments want to have productive rental housing policy.

Sunil Kumar's (1996b) theoretical framework for the analysis of petty commodity forms of landlordism added to the previous scholarly works that preceded him by creating a structure in which small-scale private landlordism in low-income settlements could be studied (see Figure 1). Kumar's (1996b) framework introduces a landlordism continuum shaped by the use and exchange value of housing for landlords.

Figure 1: A theoretical framework for the analysis of the petty commodity forms of landlordism in low-income settlements in the third world



Source: Sunil Kumar (1996b, p. 322).

Kumar's (1996a) companion piece to his theoretical framework; *Landlordism in Third World Urban Low-income Settlements: A Case for Further Research* provided a discussion on the current state of knowledge at the time and gaps in the study of rental housing. He states that

low-income housing policy has been aimed explicitly at supporting homeownership as a solution to housing issues without much thought into the accessibility of homeownership or if it is even preferred among all groups of low-income households. Kumar recognized that previous research into low-income settlements like that of Turner (1968) had acknowledged the presence of rental housing production as a foregone conclusion for those who want to increase their income opportunities like those households who choose to create home-based businesses but not the conditions in which this landlordism develops. To study the conditions in which small-scale private landlordism in low-income settlements is reproduced, conserved or dissolved Kumar proposed a framework that analyzed landlords on a continuum.

The framework Kumar developed included subsets of landlords that outlined how housing use and exchange values can be utilized. A non-landlord for example would only be concerned with their housing for the use values. An in-situ landlord living with their tenants or with separated rental units in the same property would both have use value and exchange value for the property and finally, a landlord with properties separate for tenants would gain only an exchange value for that property from rent.

The designations of low-income landlords that Kumar proposed included those on the lowest end using their housing and rental income for subsistence activities like paying for daily expenses. The next category he called Petty Bourgeois Landlords who will own one property that they also occupy, likely converting a part of housing for rental accommodation, using rent for other purposes beyond basic needs but still needing this income for creating or upgrading their housing to increase their standard of living. Petty Capitalist Landlords can be differentiated as owning more than one property, deliberately producing housing for rent, and generating more money than is required for necessities and housing upgradation. Kumar also suggested that a landlord could move up the continuum away from subsistence landlordism or a limited reproduction of capital, maintain their level of landlordism, or return their property to household use only depending on certain internal and external conditions which will be explored in the following section.

2.4 Rental Housing Production Conditions

Low-income private rental housing production follows the same principles as the housing development industry at large that can enable or constrain production. Some scholars have looked at the housing development process as part of a housing supply value chain to better analyze the components of housing creation (Akinwande & Hui, 2022). A value chain can be understood as activities in which a producer adds value to a product through a range of actions or elements (Porter, 2008). To study housing production for the urban poor internationally Akinwande & Hui (2022) conceptualized the housing supply value chain as three primary activities: housing finance, housing construction, and land acquisition. Through a comprehensive literature analysis, the authors highlighted the importance of considering the interconnectedness of these components as well as the need for continued research into these elements underlying housing supply. Similar units of analysis for low-income private rental housing have been identified by other scholars which can help to further delineate specific characteristics of different groups of housing producers.

Factors affecting the production of housing for individual small-scale private landlords that Sunil Kumar (1996b) developed in his framework can be determined at the household level and external conditions can be more complicated involving the characteristics and relation to land, finance markets, construction labor, building materials as well as the degree of government engagement in the housing sector. The internal or household level conditions determined by Kumar (1996b) are characteristics that can affect the purpose of rental housing production like household size, number of income earners, and regularity of income. External conditions are a range of elements used in the housing production process or acting upon it. These elements primarily deal with cost, accessibility, availability, and formality of inputs like finance as well as the degree of involvement by the government or other public and private agencies in the housing sector.

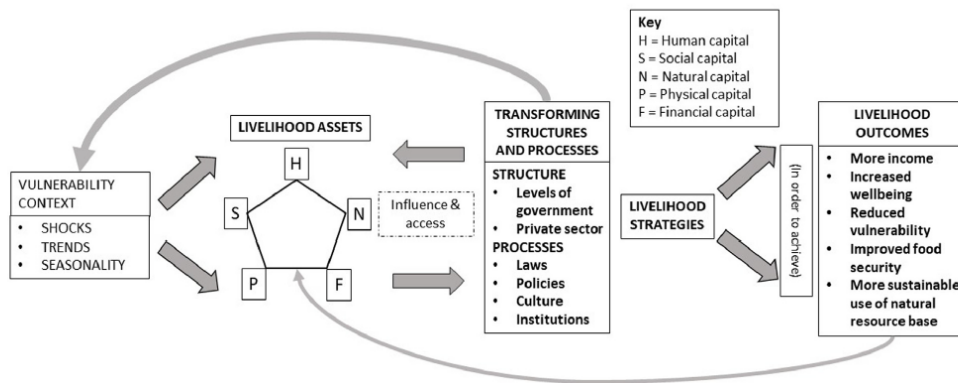
The groundwork provided by Kumar's (1996b) petty commodity forms of landlordism framework was instrumental in disentangling the processes underlying landlordism in a low-income context by giving researchers a unified analysis tool to better understand small-scale private rental housing production. The livelihoods of these groups of landlords are also fundamentally interlinked with the rental housing production and provision process considering that one of the primary purposes of this housing is to generate income opportunities and enhance living standards. How housing and other assets contribute to livelihoods and the study of livelihoods more broadly will be examined in the next section.

2.5 Study of Livelihoods

The focus of research into livelihoods that developed in the 1990s delved deeper into examining how poor households marshaled a range of assets including land and housing against hardships to shape their future standard of living (Rakodi, 1999). As the research progressed metrics of analysis moved beyond examinations of income and consumption to include livelihood strategies which could encompass a more holistic understanding of how households dealt with shocks, responded to opportunity, and increased or decreased well-being or poverty (Rakodi, 1999). Researchers, government officials, and development professionals during this period established frameworks to explain how livelihood strategies that a household might employ to improve their outcomes could be affected by their vulnerability context, the capital or assets they had access to, and the structures or processes like government involvement, culture or macro-economic forces acting upon them (Natarajan, Newsham, Rigg, & Suhardiman, 2022).

The most popular livelihood analysis framework which gained broad acceptance by researchers and institutions was first presented by Ian Scoones (1998) and later reiterated by the UK's Department for International Development in 1999 into what is now known as the Sustainable Livelihoods Framework (SLF) (Natarajan, Newsham, Rigg, & Suhardiman, 2022). The SLF focused on the conditions affecting rural agricultural workers' livelihoods in the Global South and has been adapted by many governments, scholars, and development agencies globally since its conception for various applications beyond rural livelihoods (Natarajan, Newsham, Rigg, & Suhardiman, 2022; Chang, 2010) (see figure 2).

Figure 2: The DFID Sustainable Livelihoods Framework (SLF)



Source: Natarajan, Newsham, Rigg, & Suhardiman, (p. 3, 2022)

Though the SLF effectively brought much of livelihood analysis down to a household and individual level there were many critiques of the framework and approach to analysis. Some scholars including Scoones (2009) have been critical of the approaches' vague theoretical underpinnings, under-emphasized structural and political influences on poverty as well as a lack of attention to the effects of processes happening at larger scales like community or city level outside of the household (Morse & McNamara, 2013). To address some of these shortcomings various academics and professionals proposed new and expanded models for modern analysis of livelihoods including the study of urban poor, resiliency, and larger external factors (Chang, 2010; Lonardonni & Bolay, 2016; Quandt, 2018).

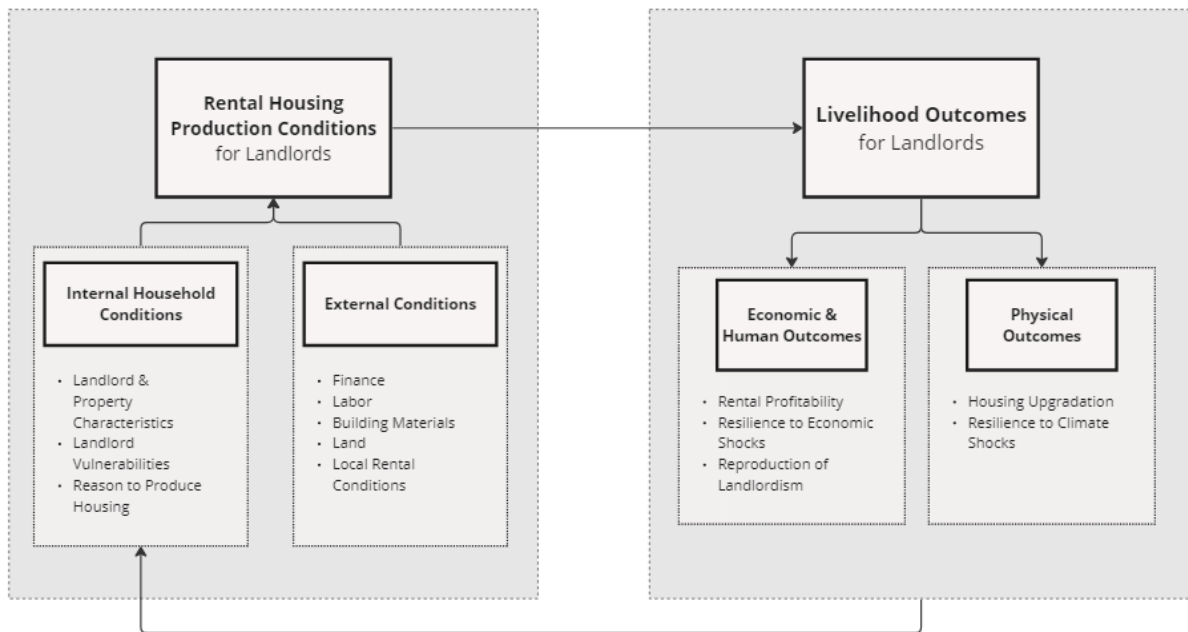
Included in the SLF and models that followed is the study of livelihood assets or capital which can affect how a household chooses to support themselves, earn income, and further develop their capital base (Moser, 1998; Rakodi, 1999; Quandt, 2018; Natarajan, Newsham, Rigg, & Suhardiman, 2022). These frameworks further classify the assets into certain categories which are human, natural, financial, physical, and social. Financial assets could comprise elements like having a salaried job, access to a bank account and savings, or ownership of equipment or goods that could be used to earn income. Human assets could refer to the availability of labor or health and education of a household and physical assets could include property holdings.

These livelihood models then reflect these assets and changes to them in livelihood outcomes of households so each asset can be studied as both a static indicator at a point in time or the changes to them over a longer duration. When assessing livelihood outcomes indicators might include increases in income, physical well-being, economic and environmental resilience, or changes that produce more sustainable long-term results. Thus, increased income which might be utilized to purchase a physical asset like a tractor could then affect how a household chooses to use different capital and livelihood strategies to sustain themselves when more or less options are available. Also noted is how these capital assets can be accumulated and create cushions in the case of household strains or shocks (Rakodi, 1999). So, it is also of importance in these models to understand how certain capital can be used in relation to one another when coping with stressors or how an asset can be leveraged to the detriment of another.

2.6 Conceptual framework

The conceptual framework developed for this research shows the primary components under study: rental housing production conditions and their relation to the livelihood outcomes for landlords. This framework shows the major internal and external rental housing production conditions as the independent variable which highlights elements in Sunil Kumar's Subsistence and Petty Capitalist Landlord framework (1996b). The dependent variable of livelihood outcomes is a curated list of three sub-variables: economic, human, and physical outcomes based on certain features from an updated representation of the SLF (Natarajan, Newsham, Rigg, & Suhardiman, 2022). These sub-variables of livelihood outcomes for landlords were selected because of their potential to connect financial, quality of life, and material housing changes for these landlords (see Figure 3).

Figure 3: Conceptual framework



Source: Illustrated by author (2023)

3. Research design, methodology, and limitations

3.1 Description of the research design and methods

In this chapter, the research design will be discussed starting with the research strategy. The reasoning behind methodological choices is addressed as well as how data was collected, the sampling approach used, and what tools were used for data analysis. An operationalization of the concepts is presented where the main concepts under study are delineated into the specific sub-indicators measured. This section concludes with the validity, reliability, and limitations of the research.

3.1.1 Research Strategy

This research is qualitative, descriptive, and explanatory in nature. The analysis from the outset was designed around a case study strategy to answer the research questions. Using one case study in a small defined neighborhood in Chennai allowed for the literature reviewed to be tailored to low-income housing production in India. Other scholarly works focusing on other countries in the Global South were taken into consideration to better understand the current methods employed to study low-income housing producers and rental markets in this context. Based on the literature including analysis of small-scale private landlordism in India and the Global South, low-income rental housing production, the housing value chain, and the sustainable livelihoods framework the research questions were developed which will be presented in more detail at the end of this chapter.

3.1.2 Data Collection Methods

The primary data collection tool utilized for this research was in-depth semi-structured interviews with landlords in Ambedkar Nagar, Chennai to gather information on both the conditions of rental housing production and the livelihood outcomes for this group. This research instrument was chosen to draw on rich information, behavioral patterns and the history of participants that survey questions or other approaches alone might not have addressed (M. Pinkster, 2020). The interviews consisted of open and closed questions to ascertain both broad and specific information as well as allowed for asking more questions and following up on new information as the interviews progressed.

Participant observation methods were also employed to understand certain sub-indicators of internal or external housing production conditions and livelihood outcomes that were not as easily collected from interviews alone such as the presence or absence of more expensive assets like vehicles or quality of the structure and whether more durable or non-durable materials were used. Lastly, observation was utilized to get a better understanding of the regular activities and dynamics in the neighborhood (Verloo, 2020).

3.1.3 Sampling

Working in collaboration with a local field researcher and translator, who will be referred to as D., on-site in Ambedkar Nagar landlord interviewees were selected using mainly a convenience sampling approach. This approach was chosen because landlords who were outside their properties and willing to be interviewed were the most accessible. Interviewees were included in the landlord sample if they received regular income currently or at any time in the past from a tenant in exchange for allowing them to use and occupy the landlord's property. Households that did not currently have tenants were still included in the landlord sample if they had tenants in the past because their decisions to rent, experience with tenants, and income received during this period were relevant for the data being collected which was assessing changes over time to their livelihoods.

This sampling approach was utilized due to the limited time data could be collected during the research period of three weeks in May and June of 2023 as well as the relatively small amount of the target group of landlords compared to homeowners who did not use their housing for rental purposes and tenants living in the neighborhood. Additionally, in two cases a snowballing sampling approach was used as more connections were made and the research topic and questions were explained to other community members. Given the qualitative nature of the data collected and the limited sample size, it is not possible to generalize these findings to a broader population of landlords in India or Chennai (Bryman, 2012).

In total, twelve landlords were interviewed with one landlord interview only partially completed due to time (see Table 1). The partially complete interview with the fourth landlord will be included for added depth in indicators related to rental housing production but will not be used in connection to most indicators associated with livelihood outcomes. In-situ landlords or landlords living in the same property as their tenants were the only type of landlords interviewed for this research. Absentee landlords were not interviewed as there was no clear way to reach this group especially those living outside of the neighborhood or city.

Due to the small sample size of landlords, data triangulation for certain external housing production factors was assessed by conducting shortened semi-structured interviews with two construction materials shop owners, one construction worker, one real estate agent, and four homeowners in the neighborhood. Additionally, two key informants in advocacy and research fields were interviewed who are experts in low-income communities and housing issues in Chennai respectively. The first key informant is the founder of a Chennai-based non-governmental organization involved in community capacity building, connecting people to information or resources and research related to land and housing rights for low-income urban residents. The second key informant is a university professor and researcher who has extensive experience conducting longitudinal research in the neighborhood of Ambedkar Nagar as well as other areas in Chennai with expertise in resettlement projects, and other housing-related issues. The former key informant will be referred to as Expert 1 and the latter as Expert 2 in Chapter 4. Rental housing advertisement websites and bank websites were also reviewed to help understand the context and in select instances analysis.

Table 1: Landlord & Property Characteristics

	Gender	Age	Years lived in Ambedkar Nagar	Rental Portion(s) Age	Property currently rented	# of Rental Portions	Original Allottee
LL1	Female	60	31 years	15 years	Yes	2	Yes
LL 2	Female	57	34 years	10 years	No	1	No
LL 3	Female	60	32 years	8 years	No	1	No – Parents*
LL 4	Female	44	22 years	13 years	No	1	No
LL 5	Male	37	10 years	10 years	No	1	No – Parents*
LL 6	Female	32	13 years	12 years	Yes	1	No – Parents*
LL 7	Male	60	20 years	5 months	Yes	2	No
LL 8	Female	55	30 years	5 years	Yes - by family	1	No
LL 9	Female	55	32 years	2 years	Yes	1	No
LL 10	Male	53	32 years	15 years	No	1	Yes
LL 11	Female	47	18 years	9 years	Yes – by family	1	No
LL 12	Female	51	30 years	-	Yes	4	Yes

*Landlord was the son or daughter of an original allottee for the property they occupied
Data source: Semi-structured interviews, 2023

3.1.4 Data Analysis

After data was collected data analysis took place through an iterative process. First transcribing the interviews, combining notes and answers from transcriptions in compiled documents for ease of searching information. Data was then input from all interview transcripts in the qualitative research software Atlas.ti for qualitative coding of the data. The coding process was iterative in nature using both deductive and some inductive approaches (Ezzy, 2013). Set indicators from the literature or operationalization were used in addition to in vivo and thematic coding as certain points in conversations outside of the framework reoccurred with frequency.

3.2 Operationalization: variables, indicators

Before data collection, an operationalization of the concepts under study was developed and refined throughout the process. While the concepts have been largely fixed the indicators and sub-indicators were reiterated during the literature review and data collection process (see Tables 2 and 3). Due to the time available for data collection, the scope of this research focuses more on certain external housing production conditions that are emphasized in the housing value chain including finance, labor, building materials, and land while assessing in what way, if any, these conditions affect several specific livelihood outcomes of landlords.

Table 2: Operationalization of independent variable – Rental housing production conditions for landlords

Concept	Dimensions	Indicators	Sub-Indicators	Type of Data Collection & Source
Rental Housing Production Conditions For Landlords	Internal Conditions (Kumar 1996b; Lonardoni & Bolay 2016; Schelkshorn, 2019)	Property Characteristics	Size	Qualitative - Semi-structured interviews, Observation
			<i>Age: rental portion and ground floor</i>	
			Number of units	
			In-unit basic services	
		Landlord Characteristics	Age	
			Gender	
			Education attainment	
			Duration of time letting property	
			Household size	
			Birthplace	
		Economic and Environmental Vulnerabilities	Exposure to economic shocks: <i>Regularity of indebtedness or income loss</i>	
			Exposure to environmental shocks: <i>frequency and personal history of flooding, heat, and water shortages</i>	
		Reason to Produce & Improve	Initial purpose for construction of additional housing portion: <i>family, income, or other</i>	
			Willingness to invest in rental housing in future: <i>maintenance, adding additional portions</i>	

Table 3 Continued: Operationalization of independent variable – Rental housing production conditions for landlords

Concept	Dimensions	Indicators	Sub-Indicators	Type of Data Collection & Source
Rental Housing Production Conditions For Landlords	External Conditions (Kumar 1996b; Lonardoni & Bolay 2016; Van Noorloos et al. 2019)	Finance	Availability: <i>types and amount of local lending options</i>	Qualitative - Semi-structured interviews, Observation,
			Accessibility: <i>ease of receiving loaned money, collateral needed, information on each lending option</i>	
			Formality of finance: <i>formal, informal, institutional, non-intuitive</i>	
			Interest rates	
		Labor	Availability: <i>types and amount of local construction worker options</i>	
			Accessibility: <i>ease of finding workers</i>	
			Cost: <i>hourly wages</i>	
			Technical expertise: <i>types of skilled work that can be performed e.g., structural, plumbing, electricity</i>	
			Informal/Formal: <i>contracted and payment structure, use of household labor</i>	
		Building Materials	Availability: <i>amount of local construction material shops or other sellers</i>	
			Cost	
			Quality	
		Land	Land tenure status: <i>allottee, buyer, possession of allotment or title documentation, tenure security conveyed by documentation or other means</i>	
			Land value: <i>owners' perception of value past and present if know</i>	
		Rental & Tenancy Conditions	Vacancy Rate of Tenants	
			Avg. Advanced Deposits	
			Avg. Rental Income Yield	
			Avg. Tenant Turnover	
			Avg. Number of Tenants	

Table 4: Operationalization of dependent variable – Livelihood outcomes for landlords

Concept	Dimensions	Indicators	Sub-Indicators	Type of Data Collection & Source
Livelihood Outcomes For Landlords	Economic & Human Outcomes (Morse & McNamara, 2013; Natarajan, Newsham, Rigg, & Suhardiman, 2022; Kumar, 1996b)	Rental Profitability	Uses of rental income: <i>daily expenses, debt repayment, or household finances</i>	Qualitative - Semi-structured interviews, Observation
			Reliability of rental income: <i>tenant turnover, frequency of tenant payment issues</i>	
		Economic Resilience	Ability to save money: <i>Rental income usage beyond subsistence spending</i>	
			Total monetary investment in housing	
		Reproduction of Landlordism	Changes to familial or rental use of property: <i>reason for producing rental housing in the past and now</i>	
			Barriers to continue to build rental portions or reason to keep rental portion(s) on the market	
	Investment in Human Capital	Use of rental income or advanced deposits for: <i>healthcare and education costs</i>		
	Physical Outcomes (Morse & McNamara, 2013; Quandt, 2018; Natarajan, Newsham, Rigg, & Suhardiman, 2022)	Property Upgradation	Use of rental income or advanced deposits for: <i>general property upgradation, maintenance, housing upgrades that reduce flooding, heat, or water shortage-related risks</i>	
		Climate Resilience	Ability to cope with flooding, heat, or water shortages	

3.3 Validity, challenges and limitations

3.3.1 Validity

Internal and external validity was progressively established through several methods. To increase internal validity interviews and notes were transcribed as soon as possible after interviews were conducted while fieldwork was taking place which allowed for questions to be asked to translator D. if there was information that was unclear as well as using interview and observation notes. Interviews with two experts aided external validity by asking questions on

whether the data collected was consistent with previous research into Ambedkar Nagar and low-income groups in Chennai. Additionally, interviews with more local residents and business professionals outside of the target group of landlords were instrumental in gathering a wider array of information from multiple sources to increase the data that could be collected on certain indicators (Bryman, 2012).

3.3.2 Challenges and Limitations

This research presented many challenges and limitations, particularly in the process of data collection. First, as a researcher working in a new context and not speaking the local language of Tamil there needed to be a foundational understanding of this site and a basis for working within the neighborhood of Ambedkar Nagar.

Before conducting fieldwork in Chennai literature was reviewed on the Indian rental market, low-income housing production, small-scale private landlordism in the Global South, housing and rental policy documents for the state of Tamil Nadu and Chennai or neighborhood-specific materials to better conceptualize the concepts under study in this context. In addition, several meetings took place with a researcher who has previously worked in Ambedkar Nagar to refine the interview guide and discuss the lived reality of residents (Verloo, 2020). One of the most important aspects of ensuring the research was carried out sensitively was reiterating the interview guide. Having appropriate questions, and a means to talk to residents was facilitated by the assistance of a local field researcher and Tamil speaker D. who has previously helped conduct research in the Ambedkar Nagar. He was instrumental in gaining insight into particularities about the context, having previous knowledge of the neighborhood, and also being able to translate research questions and answers as the interviews or conversations were happening. Cross-language interviewing is a challenging process however to reduce misinterpretation of questions, answers, or context any questions would first be asked to D. and later experts for clarification as well as returning to some interviewees to follow up (Temple, Edwards, & Alexander, 2006).

Other challenges during the fieldwork and interview process included difficulty with weather and heat. Because the research was conducted during one of the hottest months in Chennai site visits to Ambedkar Nagar could only take place in the late afternoon and early evening so there is a potential that some interviewees were included or excluded for various reasons (Bryman, 2012). Lastly, heavy rain on several occasions caused many people in the neighborhood to go inside their homes which was also not conducive for interviewing. These weather or climate-related factors may have likely resulted in a smaller available sample of potential interviewees (Bryman, 2012).

4. Results, analysis and discussion

This chapter will discuss the findings based on the assessed rental housing production conditions for landlords and to what degree those conditions impact their livelihood outcomes. The section will begin by giving a brief history of the case study area. Next, the property and household characteristics of the landlords will be discussed. The following segment will present the findings on external rental housing production conditions. Finally, the results will conclude with an analysis of how certain rental housing production conditions can be interpreted in the context of livelihood outcomes for this group of landlords in Ambedkar Nagar.

4.1 A Brief History of Ambedkar Nagar, Chennai

Ambedkar Nagar is a resettlement project in the southern part of Chennai, India established between 1989 and 1993. The development of this area was started as part of the Pavement Dweller Housing Scheme, by the Central Government of India and the Tamil Nadu State Government. During the first four years of the project, roughly 15,000 people moved to the neighborhood who were previously living in or evicted from slums as well as pavement dwellers from across Chennai. The style of development is a sites and services approach in which 2,640 small basic houses were provided of around 270 sq ft (~25 sq m) on small plots of land with rudimentary infrastructure and basic services that could be connected over time as households became more financially stable (van Eerd, 2008; Schelkshorn, 2019).

The neighborhood is located on the North West corner of Lake Velachery which has historically been susceptible to flooding. The Tamil Nadu Slum Clearance Board (TNSCB) – now the Tamil Nadu Urban Habitat Development Board (TNUHDB) – had the land raised, constructed housing, a flood wall, and some communal facilities to accommodate the development. There were many issues in the early years due to a lack of connection to the city and physical conditions in the neighborhood. This caused many allottees to leave, often informally selling or renting their plots though some remain today occupying their initial allotments or in other sections of the community. Original allottees could get ownership of their properties by paying monthly fees for a term of 21 years. The process stipulated after all the fees were paid, they would receive a temporary sale deed granting them the ability to sell their plots however only to the TNSCB for five years. Since the settlement site was established over thirty years ago the neighborhood has seen a great deal of growth including in housing and the creation of more rental accommodations (van Eerd, 2008; Schelkshorn, 2019; van Eerd & Schelkshorn, 2023).

4.2.1 Property Characteristics in Ambedkar Nagar

Today, Ambedkar Nagar has a range of housing quality, vertical development, and age of buildings. This development has occurred largely by each household rebuilding the ground floor and incrementally building vertically over time. Buildings range from large multi-story

Picture 1: Ambedkar Nagar, streetscape - multi-story housing



Picture 2: Ground floor housing with simple terrace room for upper portion



Picture 3: Single story original housing



All pictures source: author, 2023

properties of four floors or less to single-story structures of both new and the original housing built by the TNSCB (See pictures 1, 2 3, and 4). Typically for many of the properties occupying a single plot the initial footprint of allotted land is fully utilized with most properties still being 270 sq ft (25 sq m) with 250 sq ft of usable interior living space per level and a multi-story property could include additional units or rental portions that were also often the same size as the first or ground floor (Semi-structured interviews with landlords; Observations, 2023).

Initially, some properties were built on empty lots, but many households had occupied some form of single-story property at first which may have been the original housing or other self-built housing. However, the quality of these older houses was often poor and those who could afford to do so usually chose to rebuild, starting with a new ground floor (Semi-structured interviews with landlords; Observations, 2023). Interviewees who lived in Ambedkar Nagar for 30 years or more and talked about their initial conditions in the neighborhood regularly said their housing was like a hut or shanty and they lacked basic service connections. A landlord who lived in the neighborhood for 31 years said:

“At first... [I did not] have electricity or no water, nothing” (LL 1, Semi-structured interview, May 2023)



Picture 6: multi-story rental housing with commercial on main level

Source: author, 2023

metered electric (N=3; interviews with LL 5, 10, 12) (Semi-structured interviews expert 2, LL 2, 5, 7, 2023).

The majority of landlords (N=9) had properties that were two floors. Two households had a three-story property and only one interviewee had a larger four-story property. This distribution of building size among interviewees is relatively consistent for the neighborhood based on visual observation as the most common buildings are either two-story or three-story properties. Given the size of the livable interior space, each floor was usually a single unit (N=10). For example, the most common building height of a two-story property had enough space for the landlord on one floor and one unit that could be rented or leased on the other floor. Consequently, most landlords that currently have tenants are only receiving rental income from one rental portion. Some landlords do not live in the properties they rent out which could be the single-story original properties or larger multi-story buildings but they were not included in this group of interviewees (Semi-structured interviews with landlords and homeowners, 2023).

The age of the construction of the ground floors and upper portions of these properties generally happened progressively over time with several years or more in between building additional floors. Over half of landlord interviewees (N=8) completed their ground floor construction 9 to 20 years ago. Upper portions were more often finished two years or more after the ground floor was constructed (N=7) except for one landlord (LL 7) who built their three-story property all at once in early 2023 (Semi-structured interviews with landlords, 2023).

These longer-term residents also had issues with deep mud inundating the roads before them being paved or raised further and flooding, especially during the rainy season. While flooding does remain a large challenge for many households of the landlords interviewed access and connection to basic services has improved. Most landlords (N=10) had internal access or connections to all basic services including electricity, water, and sanitary plumbing in both their living area and their additional portions of the property. Internal water supply either came from bore wells on the property which do not provide potable water or metro city tap water connections which can be drinkable after boiling. Externally to the properties water can be purchased from water tanker trucks that visit the neighborhood daily or bought in shops. Over half of the properties also had a separate toilet (N=7; interviews with LL 2, 5, 7, 8, 10, 11, 12) and occasionally separately

4.2.2 Household Characteristics of Landlords

Many households interviewed have lived in Ambedkar Nagar at or near the beginning of its formation and some newcomers have moved as the neighborhood became more connected to the city. Seven landlords interviewed have been in the neighborhood for 30 or more years, roughly since the beginning, and the others moved in the period between 2001 and early 2010s (see Table 4).

Table 5: Landlord characteristics

	Average (mean)	Range
The average age of landlords	51 years	32-60
Average years lived in Ambedkar Nagar	25.4 years	10-34
Average household size	4.6 people	4-5
	Total number of households	Total sample size
Female landlord interviewee	9	12
Originally from Chennai	7	10
Original allottee *	3	12

*An additional 3 landlord households had parents who were original allottees
Data source: Semi-structured interviews, 2023

The landlords interviewed were mostly female (N=9), tended to be over the age of 50 (N=8), and more than half of those who responded to place of birth were originally from Chennai. Educational attainment varied but many landlords had at least some primary school education, three attended some secondary school or above as well as two with no formal education. If employed they were earning income from sources besides rent including auto maintenance, driving, selling fish, street sweeping, and other predominantly daily wage non-salaried work (Semi-structured interviews LL 3, 5, 7, 8, 10 and 11 2023).

The initial reasons for adding a portion to their properties varied but can largely be in one of two categories: to earn extra income from rent or to accommodate more family members. Other reasons mentioned were to redevelop the entire property so they could update their basic services and housing quality, reduce flooding risks by raising the ground floor, and building an upper portion to avoid flooding when it is occurring on the ground level (Semi-structured interviews with LL 1, 8, 10, experts 1 and 2, 2023). Whether these households chose to have

rentals initially or not they all at one time or another converted their property from household-only use to rental use for the exchange value their housing can provide.

Economic challenges were also cited by several landlords as the reason why they had to convert either their ground floor or upper portions into rentals as well as children and families not wanting or able to move in with their parents (Semi-structured interviews with LL 4, 7, 9 and 12, 2023). Several factors also had landlords convert their rental portions back to household-only use. Landlords that chose to no longer rent their property remarked that family changes such as children getting married and children not being able to find or afford housing in Chennai as the most common reasons. One landlord (LL 2) expressed issues with a tenant not paying rent during the COVID-19 pandemic and was very frustrated by that experience so they chose to no longer rent their property. There is also a third category that bridges household and rental uses in which households have a financial agreement with certain family members in which they pay rent and may also give advanced deposits. These familial rental relationships were described as preferable because of more flexible or cheaper rental payment options for the family members compared to what is available in the market (Semi-structured interviews with LL 8 and 11, 2023).

The reasons these households constructed housing specifically for rental or family purposes should not be seen as a determinant of whether their housing remains for household or rental uses. Instead for many landlords whether they currently have tenants or not they may once again switch their additional portions back and forth between rental and household use depending on familial and financial needs at any one time. For instance, two landlords who did not currently have renters said they would convert their additional portions back into rentals if their family occupying those units moved out and one landlord with renters would like to add a portion in the future to provide housing for one of her daughters (Semi-structured interviews with LL 3, 5, and 8).

4.2.3 Tenants and Rental Income

Among the twelve landlords interviewed seven currently had renters in their properties with two landlords renting out to their daughters and their families who were paying rent and living in the rental portion of the property. The other landlords who previously had renters and converted their property back to household use for now have immediate or extended family members living in the additional portion. While not paying rent directly these family members in some instances were contributing money for general household expenses though data was not consistently collected on more specific uses of this money. The number of tenants each landlord reported as typically occupying a single portion when their properties were rented was a family of three to four or up to four to five bachelors (Semi-structured interviews with LL 3, 4, 5, 6, 7, 8, 10, 11 and 12, 2023).

This group of landlords had two types of financial arrangements with tenants either leasing or renting. Landlords offering their property for rent vs. leases were more common among this group (N=11) and would usually be for any non-fixed duration in which the tenant is paying rent monthly with an advanced deposit usually equal to four or five months of rent

(N=6) upon or before moving in. A lease agreement could be for a period of 11 months or longer and the full cost of the agreed-upon period the tenant would occupy the rental portion including an advanced deposit would be paid upfront. Most landlords used and generally preferred verbal rental agreements with only one active written lease agreement and one other landlord who had used a written lease agreement in the past (Semi-structured interviews LL 3 and 9, 2023). Both written rental and lease agreements have been found to be used in the neighborhood in previous research but at much lower rates than verbal agreements (Schelkshorn, 2019). When asked about written contracts one daughter of a landlord, J. said:

“For the rent, we don’t have any agreements. Only for lease[s]”. (LL 4, semi-structured interview, May 2023)

The only major term of verbal rental agreements that landlords consistently mentioned was that they asked their tenants to give them a three-month notice if the tenants were planning on moving out so the landlords could secure new tenants. Due to landlords having a responsibility to give tenants their advanced deposit back at the end of their stay this notice period could be considered mutually beneficial as it gives landlords some time to get the money together to repay the tenants. Some landlords said they used the notice period to secure new tenants and use the money from the new advanced deposit to pay back the current tenants. When landlords had tenants moving and they were still actively trying to rent out their property, they often described little difficulty finding new tenants either immediately after renters moved out or several months later. The most common responses for the length that tenants stayed at properties were generally between eleven months and two years but could be for longer durations up to five years (Semi-structured interviews LL 1, 2, 3, 5, 8, 9, 10, and 12, 2023).

Monthly rental income for the portions offered by these landlords was found to range between 2000 and 6000 INR. Five out of seven landlords who currently have renters or in the recent past have charged between 5000-6000 INR a month and the two landlords renting to their daughters and their family requested between 3000-4000 INR a month. Some landlords were asked how they chose their rental prices and if they would raise them in the future. These interviewees said that they did not want to cause trouble with other landlords raising the rental prices too high above other rentals in the neighborhood. Advanced deposits had a large range between 2000 INR up to 60,000 INR however the most common deposit amount (N=5) was for 20,000 INR or four months’ rent for those properties (see table 5) (Semi-structured interviews with landlords, 2023). How rental income contributes to these landlords' overall financial picture will be discussed later in section four of this chapter.

Table 6: Average monthly rental income for landlords

	Average (mean)	Average (median)	Range	Total number of responses
Monthly rental/lease income per portion (non-familial renters)	4500 INR	5000 INR	2000-6000* INR	8
Monthly rental income per portion (familial renters)	3500 INR	-	3000-4000 INR	2
Advanced deposit	24,000 INR	20,000 INR	2,000-60,000 INR	8

*Based on interviews with other renters, a real estate agent, and rental websites the neighborhood also has accommodations renting for 8000 INR a month and above.

Data source: Semi-structured interviews, 2023

4.3 External Rental Housing Production Conditions

The conditions that contribute to the production of rental housing were broken down into several major categories that this section will analyze including how landlords find and pay for construction labor, building materials, and finance their additional housing portions. The degree of land ownership and tenure security for this group of landlords will also be discussed.

4.3.1 Construction Labor and Building Materials

The landlords in this sample were all able to hire local labor for the construction of their additional housing portions. Most landlords (N=9) also hired a mason who had a wider variety of skill sets including in some cases plumbing, electric, and other more specialized trades as well as acting as a general contractor (see table 6). All but one landlord (LL 2) had either no issues or found the process very simple to find, negotiate with, and hire construction workers and masons. There is also a more skilled level of construction professional above masons which are engineers, but it was said they were generally not used in Ambedkar Nagar because of their higher cost relative to masons, the small size of many projects, and lower building heights (Semi-structured interviews with landlords, construction shop owners and homeowners, 2023).

Several landlords, construction workers, and construction shop owners said that there are places where construction workers and masons could be found locally. One of which was

roughly 1 km away from the neighborhood where workers gathered early every morning and could be hired from this location. Additionally, many residents and the two shop owners from the neighborhood stated that there are many people both Tamil and internal immigrants from North East India working in the construction trade so there is a significant pool of workers to draw from for any building project.

Table 7: Construction labor used by landlord households

	Total number of households
Hired construction workers	12
Hired mason or engineer	9
Used household labor	1

Data source: Semi-structured interviews, 2023

For the landlords that did hire masons to oversee their construction projects, this was said to generally make the process of building much simpler. One landlord expressed her ease using a mason saying:

“The contract person did everything. [I] only gave them two cups of tea a day”. (LL 9, semi-structured interview, June 2023)

While masons command a slightly higher price than the wages of a single construction worker, they did often come with benefits including already having a group of construction workers that they could hire out for the project, being more skilled, and assisting with acquiring the building materials needed.

Building materials were almost exclusively purchased at local shops that varied in size and products carried. If someone hired a mason for their construction project the mason would take them into the shop when materials were needed and the owners would negotiate prices. Otherwise, owners would purchase the materials themselves in these local construction shops without the guidance of the mason. Only one landlord (LL 10) constructed their additional portion themselves but even so still hired out construction workers at certain points while building to assist or speed up the project.

Prices for building materials, construction workers, masons, and per-project costs had little variation among all interviewed landlords, homeowners, and construction shop owners. These responses showed there is relative consistency in the materials and labor markets between different local shops and workers (see Table 7). Construction work could be paid for by landlords or homeowners all at once or as the project progressed on a weekly or monthly

basis per the negotiated terms between the homeowner and workers. For those using a mason, their labor costs are paid directly to them and then split among their team of construction workers. All other landlords that did not use a mason (N=3) also reported relatively consistent quality, access to, and cost of construction workers and building materials (Semi-structured interviews with landlords, construction shop owners, and homeowners, 2023).

Table 8: Price of building materials, labor, and construction

	Price Range
1 Brick	9 - 13 INR
1 Bag of cement	320 - 350 INR
Construction worker daily wage	500 - 1000 INR
Mason daily wage	1100 - 1200 INR
Per portion construction cost: materials and labor included (~250-300 sq ft)	400,000 - 700,000 INR* (4-7 lakhs)

*Ground floor construction costs tended to be more expensive at least 5 to 7 lakhs compared to upper portion construction costs.
Data source: Semi-structured interviews, 2023

4.3.3 Finance

When any of the landlord households contemplated upgrading their property and adding another portion serious consideration was made in how to pay for these projects. While some households did earn wages from one or multiple family members these incomes or savings did not often contribute the bulk of costs associated with constructing an additional portion (Semi-structured interviews with LL 4, 5, 7, 8, 9, and 11, 2023). One landlord, who at the time of the interviewing recently constructed two additional portions talked about their work and how they paid for it, said:

“I am a daily wages worker and don’t have that much salary... [So, I] used money from the money lender and bit of savings.” (LL 7, semi-structured interview, June 2023)

The majority of landlord interviewees (N=9) used more than one method to pay for the construction of their additional portion (see Table 8). For this group of landlords, eight methods were used to pay for or finance construction for their additional units. The methods reported

were using savings and wages, debts from informal money lenders, debts from women’s social groups known as chit funds or Seethu, proceeds from selling a property, jewelry, pension funds, and loans from neighbors or a private bank. The most commonly used form of financing was taking out debts from informal money lenders operating in the community followed by using savings and wages. It is important to note that most respondents (N=9) used a mix of usually two methods to pay for construction and the amount of money as a percentage of the total utilized from each method is variable (Semi-structured interviews with landlords, 2023).

Table 9: Method of paying for rental portion(s)

		Savings & wages	Debt from a money lender	Chit funds / Women’s social welfare groups	Sold property	Sold jewelry	Pension	Loan from a neighbor	Loan from a private bank	Total mix of methods
Landlords	1		X							1
	2		X	X						2
	3		X		X					2
	4	X	X			X				3
	5	X								1
	6		X			X				2
	7	X	X							2
	8	X	X							2
	9	X	X				X			3
	10							X		1
	11	X							X	2
	12		X	X						2
	Total	6	9	2	1	2	1	1	1	

Data source: semi-structured interviews, 2023.

Women’s social groups which are known locally as Seethu or chit funds while not the most common method for paying construction costs are still a widely used form of local informal lending between female community members. These community lending groups usually provide smaller loans to women who participate with neighbors on a random or rolling basis as they all pay periodic installments which can then be collected as a lump sum and distributed to one member. Because chit funds are typically smaller amounts they are often used to pay for daily expenses, education, health care costs, and consumer goods however it was suggested by several interviewees some chit funds could be for larger sums and did contribute a sizeable amount to construction costs. Those who participated in chit fund groups said that it was quite easy to obtain a loan from the group when they needed it (Semi-structured interviews with experts 1, 2, LL 2, and 12, 2023).

Nine landlords used debts from informal money lenders for constructing their additional portions and even more used these debts for other expenses. All landlords that constructed properties with more than one rental portion (N=3) used debts from informal money lenders as at least one of their methods for paying for construction. The terms of the loans from informal money lenders were described as very flexible in which debtors could pay back the loan on a

daily, weekly, or monthly basis with an option to pay interest only on the debts depending on their current financial situation. Concerning how money lenders operate in the community a landlord named V. who was 60 years old and the daughter of original allottees, mentioned:

“Some people [are] just coming from outside and they [have] some cards in their hand, ... every month or every day, it depends on your wish if you want to pay every month, they will just come to your house every month” (LL 3, semi-structured interview, May 2023)

Landlords often said informal lenders are very accessible and there are minimal requirements for getting a loan except sometimes giving collateral to lenders like jewelry, allotment documents, or other assets. The main issue noted with this lending practice by many respondents was the high rate of interest or difficulty with repayment when given interest-only payment options (Semi-structured interviews with experts 1, 2, construction shop owner 1, HO 3, LL 1, 2, 3, 4, 6, 7, and 8, 2023). On the subject of repayment, a younger interviewee who has been living in the neighborhood for 13 years said:

“Basically, the loan process is very easy...but paying the amount is really difficult”. (LL 6, semi-structured interview, June, 2023)

Exact interest rates for debts taken out from the money lenders varied and were hard to determine although in several conversations landlords and homeowners said interest rates could be as low as 10% but more commonly 15-18% and above. Rates for the money lenders like formal financing also changed depending on the repayment period and shorter repayment periods of a month or year would have lower rates than a longer term (Semi-structured interviews with HO 3, LL 1, 2, 3, 6, 7 and 10, 2023). Informal lenders can be self-financed but some interviewees said these lenders also take out bank loans and the profit they earn is on the margin of interest higher than the bank rates (Semi-structured interviews construction shop owner 1 and HO 3, 2023). Regarding the need for finance to be able to build in the neighborhood, the son of a homeowner stated:

“There’s no cash here ... If you go to private finance, like that people, you will get a loan [for] like 15 lakhs but the tenure and interest and all are very high. But what to do? We have to survive ... So, we’re getting a loan from there. From banks and private finance”. (HO 3, semi-structured interview, June 2023)

Only one landlord (LL 11) used loans from multiple small private banks to fund their construction though one other landlord (LL 3) was able to use a bank for a small business loan as well. The landlord that utilized lending from the bank for construction said the requirements

were minimal and they only needed to use personal IDs to secure a loan. Interviewees who had familiarity with bank loans did not discuss interest rates, fees, or other terms however one bank that was named in an interview was a local Small Finance Bank (SFB) and does have loan products and rates available online for self-construction and repair (see Appendix 2). The interest rates listed as of June 2023 for this SFB are between 10.25% - 17% Annualized Percentage Return (APR) which can be a fixed rate up to 20 years. Although two interviewees stated private bank loans were easy to obtain this method of financing construction is still one of the least used in this sample (Semi-structured interviews with HO 1, LL 3 and 11, 2023).

The accessibility of bank loans was not discussed in detail by landlords or other interviewees though the appropriateness of bank loan products was called into question. A construction shop owner suggested that bank loans might not be helpful for all households when trying to add a portion or work on their properties because banks more frequently give out home or construction loans for 15 Lakhs (15,00,000 INR) or above. So, these large sums might be too much money for a household to manage all at one time and well beyond their needs if the construction of a single portion was roughly half the private loan amount or less.

A government loan product was utilized by one of the landlords (LL 10) to build their ground floor and this loan was said to only be available to original allottees however since this landlord did not convert their ground floor to rental space this financing method was not included in the analysis. This original allottee landlord does intend to rebuild his property in the future as a two-story building for personal and rental purposes in which he could apply for this government loan scheme. This loan would help to finance the costs for the more expensive ground floor and leave a smaller gap that needs to be accounted for from other methods. Lastly, a landlord (LL 12) tried to apply for a government loan to help pay for her home construction costs but could not obtain the loan since she had already started building her ground floor portion (Semi-structured interviews with LL 1, 10, and 12, 2023).

4.3.4 Land

Land ownership and tenure security are often referred to as one of the prerequisites by many scholars to support higher private investment in housing development like the creation of rental housing accommodations (Kumar, 1996b; Akinwande & Hui, 2022). Of the twelve landlords interviewed none had a patta or sale deed which are the documents that would convey full legal title to a property. Eight landlords did have varying levels of documentation like the original allotment documents (Semi-structured interviews LL 1, 5, 6, 7, 8, 9, 10, and 12, 2023).

These allotment documents could be important to substantiate a claim to a property if a household were to eventually try to get a temporary sale deed. Yet, these allotments were never intended to be sold or transferred on the open market except to the TNSCB which is also a stipulation of the temporary sale deeds (van Eerd, 2008). Accordingly, homeowners in possession of a temporary sale deed would potentially have more legal rights to their property but limited additional economic utility.

The landlords that did have some documentation (N=8) either had the original allotment document in their name, their parents' names, or the original allottee (see Table 9). Occasionally

pictures of the original allottees on their plot, which were given during the initial land allotment phase, were also retained. For buyers having the original allottee's name on the document said it would be difficult should they ever want to get their name transferred since they do not know where the original allottee could be now especially since some buyers purchased 30 years ago or more. For children of original allottees (N=3), they also reported problems should they want to transfer the documents into their name due to the time and cost of going to a government office as well as the confusion surrounding the process. Additionally, several landlords (N=2) no longer have allotment documents due to damage in floods or losing them (Semi-structured interviews with landlords, 2023).

Table 10: Number of allottees, buyers and landlords with documentation

	Total households
Original allottees	3
Family of original allottee	3
Unrelated buyer	6
Landlords with allotment documents (both original allottees and buyers)	8

Data source: semi-structured interviews, 2023

The procedure to get either a patta or sale deed may have been affected by the loss of information over time on how to pay for and obtain ownership. Expert 2, who has done longitudinal research in Ambedkar Nagar and spoke on the process to obtain ownership said during the early years in the neighborhood:

“...many people knew what the conditions were... they had to pay this monthly allotment [fee] and that they would get official titles once they had paid off the full amount. So, the awareness was there. Somewhere along the line, that information got lost it seems”. (Expert 2, semi-structured interview, July, 2023)

Some landlords were still paying the monthly fees for the allotments and two landlords (LL 4, and 6) who spoke more in-depth on the payments mentioned feeling frustrated that even if they paid all the installments, they still might not get a sale deed. Several landlords stopped paying the fees due to debts and another landlord did not know how to pay or even who owned the land today (Semi-structured interviews with LL 2, 4, 6, 7, 11, and 12, 2023). An interview with expert 1, who has worked in local housing and land rights advocacy, said in other similar low-income communities in Chennai, gaining legal ownership of land can be quite difficult. They mentioned this could be due to the historic marginalization of some low-income groups

and a lack of willingness by the government to intervene or change the status quo within these neighborhoods (Semi-structured interview with Expert 1, 2023).

While explicit questions regarding perceived tenure security were not posed as part of this research, informal conversations and some interviews within the neighborhood regarding the lack of legal title to properties did not find any individuals that expressed significant concerns about potential forced evictions or displacement (Unstructured informal interviews with neighborhood residents; Semi-structured interviews with construction shop owner 1, real estate agent 1, HO 1, 3, 4, 5, LL 2, 4, and 6, 2023). Experts 1 and 2 suggested this perception could be due to the neighborhood being a government-planned resettlement site as well as the length of occupation for many in their current properties (Semi-structured interviews with experts, 2023). The idea of feeling safe from eviction or perceived de facto tenure security was summed up well in another statement from expert 2 who went on to remark:

“I think a lot of people knew that that they would not be resettled again. So, this is a formal resettlement site, so people knew ...I'm not going to be evicted anymore. That was the promise that the government made according to them”. (Expert 2, semi-structured interview, July, 2023)

The perception of tenure security and legal titles are important in the neighborhood should there be continued stability and spending on housing which could in turn aid the creation of more rental portions or additional housing options.

4.4 Livelihood Outcomes of Landlords

4.4.1 Physical Outcomes

The physical capital embodied in each landlord's home, their housing conditions, and access to basic services in Ambedkar Nagar has to a degree improved over time for this group. Availability and cost of construction labor, building materials, and financing played a role in shaping the extent and pace of physical improvements that could be made by landlords. There were little changes in building material costs and wages for the construction labor market, except during the rainy season, which provided some consistency for planning when landlords decided to invest in physical upgrades and obtain financing when necessary (Semi-structured interviews with construction shop owner 1, 2, and LL 1, 5, 6, 7 and 12, 2023).

Similarly, ease of access and widespread availability of informal finance, coupled with high interest rates associated with certain debts influenced whether landlords could afford to make investments in housing. This also factored into the timing of these investments and when landlords might upgrade in the future, given lengthy repayment periods for debts from money lenders. Between the twelve landlords interviewed seven wanted to upgrade or rebuild their properties and among that group four cited needing to pay off debts first before they would consider adding another portion or doing more work on their property (Semi-structured interviews with LL 5, 6, 7, 8, 9, 10 and 12, 2023). The effects of these debts on household

financial stability will be discussed further in the following section. A landlord with a two-story property including one rental portion spoke about her family's relationship with debts and building, saying:

“If we have any money, definitely we'll upgrade. As of now, we don't have any idea because we don't have money. We have other loans but not for the property... for our personal needs. And so maybe after those are paid off... we [will] build the home”. (LL 6, semi-structured interview, 2023)

Beyond labor, materials, and finance there were several consistent environmental-related issues many landlords faced in the past or presently including heat, water access, and flooding. The upgradation that occurred when landlords built their additional portions and over the course of renting their property in some instances helped to alleviate these issues and cope with environmental stresses however it is largely a mixed picture and many problems remain.

Heat was a pervasive problem during the research period as it was one of the hottest months in Chennai at the time of data collection. Almost all landlords faced challenges related to heat and would stay outside during the hottest parts of the day due to a lack of ventilation inside their properties. The size of some properties and inability to build windows or areas for cross ventilation along with limited shade from trees was said to contribute to some of the heat issues in the neighborhood (Observations, 2023; Semi-structured interviews with construction shop owner 1, HO 1, LL 3 and 12, 2023).

Building additional portions and upgradation were not mentioned to help solve ventilation issues for landlords as they more frequently live on the ground floor (N=10) which in many cases has three walls abutting other properties. Rental income for a few landlords (N=3) did help to pay for electricity costs or new connections which was associated with increased use of fans and AC units. Electricity prices while not cost prohibitive for this group still were an additional fee they tried to reduce when possible. One landlord (LL 12) also mentioned she would have fans run during the day and owned an AC unit but she would usually use it at night, especially for the rooms with younger children to save money (Semi-structured interviews with LL 1, 2, 4, 6, 11 and 12, 2023).

Access to potable water is a reoccurring issue in the community but at the time of interviews, many landlords expressed improvements to their water situation. Several landlords (N=5; LL 1, 2, 3, 7, and 12) said they faced water scarcity in the past and had been able to upgrade to alleviate issues accessing water. The majority of landlords (N=10) had either borewells or connections to metro water so internal access has improved through upgradation. Masons were said to often be skilled in plumbing so when landlords were able to afford water connections or wells the labor to do so was readily available (Semi-structured interviews with construction shop owner 1, and landlords, 2023). The only reported problem completely blocking one landlord from connecting to water or getting a borewell was the ground level being low and too close to Lake Velachery causing low water pressure (Semi-structured interview with LL 6, 2023).

Ambedkar Nagar is situated adjacent to Lake Velachery and built on previously flood-prone land. Consequently, a considerable part of the neighborhood still faces significant issues with flooding. Adding additional rental portions was not strongly linked with being able to help landlords deal with flooding unless they could access and occupy the upper portion during periods of flooding (Semi-structured interviews LL 8, and 10, 2023). Even with redevelopment, certain sections of the neighborhood have increased flooding as well as sewage water back-ups that may remain stagnant for days. For landlords, the accessibility and cost of labor, credit, and materials were still important to facilitate flood-reducing property upgradation like raising their ground floor but their location and street drainage infrastructure were said to play a larger role (Semi-structured interviews LL 1, 2, 4, 6, 8, 10, and 11, 2023).

Taken all together the physical capital and outcomes for landlords concerning climate-related shocks have been enhanced through upgradation but not necessarily through rental housing production. Heat generally and flooding in certain locations appear to be harder for households to become more resilient to as some factors are outside of their control. Without more extensive rebuilding, drainage infrastructure improvement, or in the case of heat being able to afford AC units, electricity costs, and upgrading electricity connections.

4.4.2 Economic and Human Outcomes

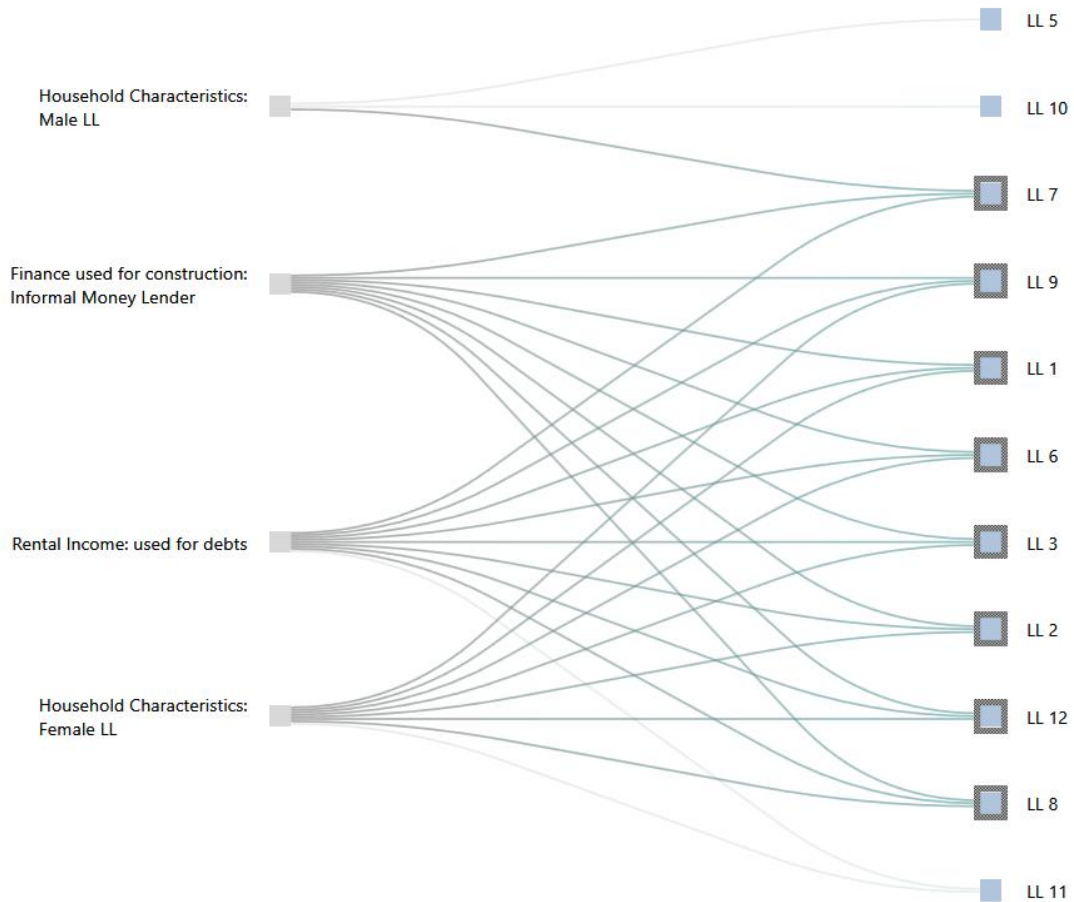
The aim of analyzing the economic component of livelihood outcomes for this group of landlords is to assess if producing rental accommodations and generating rental income changed or enhanced their financial capital in a meaningful way. In terms of construction labor, the landlords that did hire masons correlate more to properties of higher rental rates and were more likely to currently have renters (Semi-structured interviews with landlords, construction shop owners, and homeowners, 2023). On the other hand, landlords reported very consistent uses of rental income with a majority saying they almost exclusively would pay off debts, then if there was money left over it could be used for daily expenses. Accordingly, rental income did not significantly contribute to savings or higher-order purchases of assets (Semi-structured interviews with expert 1, and landlords, 2023).

Nine out of eleven landlords said paying off debts was the first or only use of rental income. Debts from informal money lenders in particular were found to need to be paid on time otherwise the overall costs would increase so the regularity of rental income could aid in repayment. This group using rental income to pay debts included all female landlord respondents, one male (LL 7), and was more likely to have used debts from money lenders as one method for financing their construction (see chart 1). Additionally, all three landlords (LL 1, 7, and 12) with more than one rental portion are included in this group (Semi-structured interviews LL 1, 2, 3, 5, 6, 7, 8, 9, 10, 11 and 12, 2023).

Once it became clear in the research that debts from informal money lenders were both the most common method of financing construction and a large part of what rental income pays for landlords were asked if they felt more secure taking out these debts because of the consistency of getting rental income. Four out of five landlords felt more secure taking out a

loan or debt for construction because of the possibility of paying for the costs with rental income (Semi-structured interviews, LL 1, 6, 7, 11, and 12, 2023).

Figure 4: Primary use of rental income, finance for construction, and landlord gender



Notes: LL 5, 10, and 11 are not highlighted to emphasize the majority of landlords used informal money lenders and rental income to pay debts. LL 4 is excluded from this sample because they did not fully answer questions concerning the use of rental income.

Source: semi-structured interviews, 2023. Created with Atlas.ti

The other uses of rental income were to pay for daily necessities such as food, and health care-related costs and for four landlords that had school-aged children a small amount for education. However, because so many landlords needed to pay debts first rental income contributed to a minor increase in spending towards education or other expenses. Being able to earn enough rental income to add to any savings was limited with only one landlord (LL 6) saying it helped in this manner after paying debts (Semi-structured interviews, LL 2, 3, 5, 6, 7, 11, and 12, 2023).

The main focus of the interview questions used for this research was related to monthly rental income but there were other financial advantages from providing a rental property. This could include advanced deposits and lease payments when new tenants move in. The lump sums received through advanced deposits were as stated in earlier in chapter 4 usually at least

four months of rent (N=7). In the case of a lease, 11 months' worth of rent or more depending on the length of stay could be collected at once and both deposits and lease payments could be used however the landlord chose. A major benefit of receiving advanced deposits is that no interest needs to be paid back to the tenant (Semi-structured interviews, LL 1, 4, 5, 6, 7, 8, 9, and 12 2023). So, deposits could be considered another form of debt financing and one of the lowest overall cost debts even if these amounts are relatively small and would need to be paid back in full at the time the tenant moves out.

Despite landlords being able to expand their economic capital through rental income and use this money for more than subsistence spending, debts were frequently brought up as a large hardship. Many landlords were cyclically accumulating new debts in some cases to pay off past debts. This relationship with debt demonstrates that even though this group of landlords have all been able to upgrade their properties to add additional units and readily access informal financing the debts themselves have caused fairly financially precarious positions (Semi-structured interviews with experts 1, 2, LL 1, 2, 3, 6, 7, 8, 9, 11, and 12, 2023). The long repayment times, high interest rates and difficulty for many landlords to consistently pay for basic necessities could suggest that this form of landlordism will be less likely to move towards more capitalist forms or larger-scale rental housing provision.

4.5 Summary of Findings

The objective of this study was to investigate the production of rental housing in Ambedkar Nagar to understand some of the forces influencing this process. The research aimed to explore certain conditions affecting landlords and the building process including construction labor, building materials, finance, and tenure security. The intent was to also examine how economic, quality of life, and physical housing outcomes for landlords have been shaped by producing rental housing.

This research has shown through the experience of one group of landlords how they navigate construction and local markets for the production of their housing in Ambedkar Nagar. Landlords predominately used hired labor and even more skilled construction workers like masons for building their housing projects. Quality building materials and labor were readily accessible in the community. While the cost to build a rental portion for a property was relatively high for this group of landlords there did not appear to be much variation in the market so prices remained predictable. There were many varied methods landlords used to finance the construction of their rental housing nonetheless one method, informal money lenders, emerged as one of the primary financing sources. These informal money lenders were found to be very accessible and loans or debts were able to be given with ease. However, the high rates of interest from these lenders and the prevalence of debts for many purposes could lead to financial instability and adversity for many households as highlighted in Chapter 4 Section 4.

Formal tenure security and legal ownership remain unresolved for landlords in this sample despite how long some have lived there. Lack of allotment documentation, financial insecurity, and confusion surrounding the process of obtaining a sale deed have hindered those

who would take steps toward legal ownership. Yet, perceived tenure security appears relatively high likely due to the status of the neighborhood as a government resettlement project, and might support further investment in rental housing or property development at large.

The economic outcomes for landlords after producing rental housing have been both positive and negative. While landlords do have more income to work with every month from their rentals the vast majority of additional money goes towards debt repayment. These debts while in many cases for the construction of their rental portions or the upgradation of their properties have limited opportunities to save or acquire other assets. The addition of rental portions and upgradation that occurs during this development has in some instances improved the physical quality of homes and living conditions for landlords but it has only gone so far to alleviate major issues. Challenges persist in the neighborhood with flooding, heat, and access to water with some faring better than others and more work to be done in countering these problems.

5: Conclusions

5.1 Suitability and Validity

In light of the results combined with previous scholarly literature, this research can improve the understanding of small-scale private landlordism and rental housing in Ambedkar Nagar. This section will highlight the suitability, validity, and importance of this study as well as how it can contribute to the existing body of knowledge and the alignment with the original conceptual framework presented in Chapter 2.

The research design and methodology which involved in-depth qualitative semi-structured interviews enabled this study to capture the rich experiences of this group of landlords. Through this interview process, they were able to describe how their livelihoods, housing, and conditions in the neighborhood have changed over time in addition to complex market and structural influences (M. Pinkster, 2020). While this research approach allowed for more detailed answers it might not capture the breadth of experiences landlords have in Ambedkar Nagar if other methods were selected to reach a larger sample (Bryman, 2012). This lack of diversity was an active decision for the feasibility of the study in the case of only interviewing in-situ landlords however certain subsistence and petty capitalist landlords living outside of their rental properties for example are known to operate in the neighborhood but were not reached (Schelkshorn, 2019).

There are many limitations to the validity of this research though all were grappled with and there was consideration taken to address them. Namely, the limitations experienced include the potential for sampling bias from the sampling approach, self-reporting bias due to landlords providing responses they thought were desirable, as well as a limited timeframe and language or cultural barriers (Bryman, 2012). To attempt to mitigate this possible weakness in the data collection more interviews were gathered from professionals in the community and other homeowners. Observation methods were also employed along with structuring questions to account for language differences and having regular conversations with translator D. to provide more nuance to the responses (Bryman, 2012).

Proper triangulation was difficult to achieve even with multiple sources and relied heavily on interviews. Data on rental housing production conditions could be more easily collected from multiple sources in the neighborhood and certain indicators especially those related to financing and informal money lenders were corroborated by expert interviewees. Comprehensive information on livelihood outcomes for landlords were complicated by how interview questions were structured which emphasized the use of rental income more than other potential financial benefits from rental housing provision and by the smaller sample of interviewees that could be selected to participate. Despite these and other challenges this research on small-scale landlordism provides a snapshot in time that can add to existing research and a body of knowledge.

5.2 Importance of Research

This research contributes to the understanding of rental housing dynamics, the livelihoods of landlords, and longitudinal research in the context of Ambedkar Nagar, Chennai (van Eerd, 2008; Schelkshorn, 2019). By examining landlordism in a sites and services neighborhood in India it compliments other studies into urban rental housing sub-markets and conditions affecting them in the Global South, especially with findings regarding the unique land market and tenure situation experienced by this group of landlords (Mahadevia & Gogoi, 2011; Lonardoni & Bolay, 2016). The results largely support the use of Sunil Kumar's (1996b) subsistence and petty capitalist landlord framework and have shown it is still helpful to study and classify small-scale private landlordism.

Kumar's (1996b) framework helped to categorize indicators under study including the financing used by small-scale landlords. These categories of financing comprise institutional, non-institutional, and income-derived methods which aids in further delineating these sources and in grouping which methods are most utilized and potentially accessible. These methods were largely comprised of a mix of non-intuitional, income-derived, or both, and among non-intuitional methods debts from informal money lenders were the primary method for paying for larger construction costs and other expenses. The results from this study while not able to determine barriers to accessing private bank loans, government loans, or other intuitional financial products add weight to previous research which indicated access and information on formal financing options has been a longstanding issue in the community (van Eerd, 2008).

One of the main features distinguishing petty-bourgeois landlords from subsistence or petty-capitalist landlords in Kumar's framework (1996b) is rental income being essential for property upgradation which is largely true for this group through the repayment of construction debts as well as owning only one property. Kumar (1996b) notes that access to affordable or costly housing finance can affect whether certain forms of landlordism are reproduced, conserved, or dissolved. Unaffordable financing in the form of money lenders has affected this group of landlords maintaining rental income to pay debts. Furthermore, Kumar (1996b) suggests that the use of loans from non-institutional sources like informal money lenders who charge high rates of interest may more commonly lead to subsistence landlordism than petty capitalist landlords.

Partially in opposition to the findings related to finance, the importance of tenure security is also discussed by Kumar (1996b) who specifically mentions sites and services projects as places that can produce positive conditions for investment in housing as well as supporting levels of landlordism beyond subsistence. Accordingly, despite perceived safety from eviction, the reality of the current outcomes for the livelihoods of this group of landlords and what the future holds is a mixed picture with many still struggling to meet their basic needs.

Certain components of the conceptual framework created for this research in Chapter 2 were helpful with linking the results as they reveal how rental income is utilized to manage debts, construction markets are navigated, housing use-value and quality have changed over time and financial or climate resiliency challenges are experienced by landlords. The weakness in the framework is not incorporating more external factors for closer study like government provision of infrastructure as well as a more in-depth look into internal dynamics like

household composition or how many sons, daughters, and working family members a household had. While this research could only have a limited scope the findings can still hold particular importance if it is the goal of the government or other agencies to enhance rental housing production and livelihoods for this group of landlords through changes to one of the studied conditions. Future studies into small-scale landlordism in Ambedkar Nagar could greatly benefit from including a higher diversity of landlords such as subsistence landlords, landlords living outside of the neighborhood, or those with multiple properties as well as incorporating a gendered analysis on the effects of household composition or female-headed households (Datta, 1995).

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Appendix 1: Interview Guide

Pre-Interview

Before Recording Conversation

My name is Parker and I am a masters student studying at a University in the Netherlands.

I am talking to landlords to learn about how you build, upgrade and maintain your house and rental portion in Ambedkar Nagar.

This interview is only for my studies and no information will be shared with the government or other institutions in India.

The interview should take about 30 minutes.

Do you have any questions?

Before we start, do you agree to being interviewed and to being recorded?

Introduction

Recording on, if they agree

Today's date is _____

The purpose of this interview is to learn more about your history as a landlord and how your life has changed over time.

You can also ask for us to end the interview at any time.

After hearing what the interview will be about, I would like to ask:

Do you agree to be interviewed?

Do you agree to be recorded?

Do you have any questions before we begin?

Date/time:

Interview Number:

Indicator	Questions
Landlord & Household Characteristics	<ol style="list-style-type: none"> 1. What is your name? 2. What is your age? 3. What is your qualification? 4. How many people (non-renters) live with you? 5. Are you originally from Chennai? 6. When did you move here? 7. How many years have you been a landlord?
Property Characteristics	<ol style="list-style-type: none"> 1. When did you build your rental portion? 2. Could you describe what your property was like before you built the rental portion 3. Was your rental portion built specifically for tenants or did you use it for a different purpose at first (like a room for family)? 4. How many rental portions do you own? 5. For your (landlord) portion and rental portion, what is the: <ol style="list-style-type: none"> a. Approximate size (area sq ft, sq m): b. Building type (G + ...): 6. What services like electricity, water connection, separate or common toilets are included within each portion?

	<p>a. Was your access to electricity, water, or toilets worse before you upgraded your property and added a rental unit.</p> <p>7. How many tenants typically live in a portion?</p> <p>8. Do you have any preferences for tenants like young couples, people you know, Tamil, North-East India etc.?</p> <p>9. What is the typical rent per month you charge for this portion?</p> <p>a. Have you raised rent in recent years?</p> <p>i. <i>(If so)</i> How often? Why?</p> <p>10. What amount do you ask for an advanced deposit?</p> <p>11. Do you pay allotment installment fees, property taxes, drainage, water fees or any other fees for the property?</p>
<p>Finance, Labor & Building Materials</p>	<p>1. How did you pay for the construction of the rental portion? Did you use your savings, get a loan from family, friends or a money lender?</p> <p>2. Did you hire a mason, engineer, construction workers or family/friends to build the rental portion?</p> <p>a. <i>(If using non-family workers)</i> Is it hard to find skilled (or formal) construction workers?</p> <p>b. Do you hire an engineer?</p> <p>c. <i>(If using household labor)</i> Have you or family members worked in construction?</p> <p>3. How do you find building materials?</p> <p>4. How easy or difficult is it to get a loan/debit if you wanted to build another rental portion or renovate your rental?</p> <p>a. <i>(If able to get a loan or debit)</i></p> <p>i. What was the interest rate on the loan or debit?</p>

	<p>ii. Were there other costs to get the loan or debit?</p> <p>b. <i>(If unable)</i> Why did not get a loan?</p>
Land	<p>5. Do you know how much your house is worth?</p> <p>a. Do you know how much your house was worth 5 or 10 years ago?</p> <p>b. <i>(For buyers)</i> How much did you pay when you bought your house?</p>
Economic Conditions	<p>6. How do you find new tenants?</p> <p>a. How long on average do tenants stay?</p> <p>b. Do you find new tenants quickly or does it take a long time?</p>
Economic Outcomes	<p>7. <i>(If using debt money for construction)</i> Did you feel more secure taking on a debt because you knew you would have rental income to help pay the debt?</p> <p>8. Has rental income helped you save any money beyond what you need for your normal monthly expenses?</p> <p>a. Do you use rental income for maintenance and improvements of the house and rental unit?</p> <p>b. <i>(If so)</i> Have you been able to make any more expensive purchases or are you saving for something expensive now?</p> <p>c. <i>(If not able to save)</i> When you don't have rental income how do you pay for basic necessities or debts?</p>

<p>Physical & Human Outcomes</p>	<p>9. Has rental income helped pay for school costs for children like books or for health costs like going to the doctor, and medications?</p> <ul style="list-style-type: none"> a. Has rental income helped you improve your property to better deal with flooding, heat, water shortages (or other issues if noted)? b. Has rental income helped you improve or make upgrades to your electrical, plumbing, toilets, ventilation?
<p>Laws, Programs & Regulations</p>	<p>10. Do you have a written rental agreement?</p> <p>11. <i>(If larger than G + 2)</i> Did you get any building permits for building or improvements on your property?</p> <p>12. Have you ever received any financial support from the government to maintain or upgrade your house or rental portion</p> <ul style="list-style-type: none"> a. Do you know any other landlords that upgraded their property with government financial support? <p>13. Do you have a document that proves your ownership of this property?</p> <ul style="list-style-type: none"> a. Are you the original allottee? b. Do you have a patta or sale deed?

<p>Reason to Continue to Build, Maintain and Upgrade Rental Housing</p>	<p>14. Do you plan on building any more rental units or upgrading your existing units</p> <p>a. <i>(If so for either) Why?</i></p>
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Appendix 2: Secondary Sources

Name	Source
Equitas Bank Website	https://www.equitasbank.com/home-finance
<p>Equitas is a small finance bank (SFB) operating in Chennai which provides home loans, construction loans, micro finance and other banking and loan products in Chennai. One landlord and a homeowner who received bank loans both referenced this bank as the company they used for their loans. Information was collected regarding interest rates and other loan terms as of August 2023.</p>	
'Housing' Website and App	https://housing.com/rent/property-for-rent-in-chennai
<p>Housing.com is a website and phone application that provides information on properties for sale or rent in India. Cities and neighborhoods can be selected to view properties listed for rent including Chennai. This website was used to view pictures, prices, unit sizes, amenities and services of comparable properties to the interviewee properties both in Ambedkar Nagar and in the local area. This was not used in the analysis but was helpful in researching the neighborhood and seeing more listings of landlords.</p>	

Appendix 3: IHS copyright form

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